IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Jagdeep Singh Sahota, et al.

Application No. : 10/642,878

Date of Filing : August 18, 2003

Title : METHOD AND SYSTEM FOR GENERATING A DYNAMIC

VERIFICATION VALUE

Art Unit : 3693 Confirmation No. : 3312

Examiner : Paul W. Shumate

Customer No. : 65357

Attorney Docket No. : P-15100US (930676.00150)

Commissioner for Patents PO Box 1450, Alexandria, Virginia 22313-1450

Box: Amendment

Dear Sir:

In response to the Office Action dated January 11, 2008, please amend the claims in the application as follows:

Amendment and Remarks

In the Claims, please substitute claims that are amended on the following pages for similarly numbered claims in the pending application. Changes to claims are shown with added text underlined and a strikethrough indicating canceled text. Original claims are indicated as "Original", claims previously amended are indicated as "Previously Presented", claims cancelled previously or by this amendment are indicated as "Cancelled", claims withdrawn previously or by this amendment are indicated as "Withdrawn", new claims are indicated as "New" and claims amended by this amendment are indicated as "Currently Amended".